

UNITED STATES DEPARTMENT OF JUSTICE  
UNITED STATES TRUSTEE  
MIDDLE DISTRICT OF PENNSYLVANIA

**REPORT OF PRIVATE SALE**  
**(For Chapter 7, 11 and 13 cases)**

CASE CAPTION: : Chapter 7  
Scott C. Brown, :  
Adeline G. Brown, :  
Debtors : Case No. 1-17-00091-RNO

1. DATE OF SALE: 07/31/2017 TRUSTEE'S ATTORNEY: Lawrence V. Young, Esquire
2. ATTORNEY FOR CREDITORS' COMMITTEE: N/A
3. DESCRIPTION OF ASSETS: Real Estate at 748 South Duke St., York, PA
4. REASON FOR ACCEPTANCE OF PRIVATE OFFER IN LIEU OF PUBLIC SALE: Higher sale price.
5. VALUE OF PROPERTY: \$29,500.00 HOW OBTAINED: Realtor's opinion  
(Appraisal or Otherwise)
6. PURCHASE PRICE \$29,500.00 NAME OF PURCHASER: Monica Lopez Polanco and  
Charles J. Rodriguez Geronimo
7. HOW WAS PURCHASER OBTAINED: Through Realtor
8. PURCHASER'S RELATIONSHIP TO DEBTOR: None
9. EXPENSES OF SALE: \$7,343.31 NET AMOUNT REALIZED: \$22,680.27  
(Attach itemization or real estate settlement sheet)
10. WERE THERE ANY OBJECTIONS MADE TO THE SALE? No IF SO, STATE NAME OF OBJECTOR, REASON FOR OBJECTION, OBJECTOR'S RELATION TO DEBTOR AND OUTCOME OF HEARING, IF ANY:

Lawrence V. Young, Esquire

/s/Lawrence V. Young, Esquire

Signature

Date: August 10, 2017

(File original with Clerk's Office within five (5) days of sale, even if objection is filed, with copy to U.S. Trustee)  
UST-PA-MD-6  
(Apr. 1988)

# Closing Disclosure

## Closing Information

**Date Issued** 07/27/2017  
**Closing Date** 07/31/2017  
**Disbursement Date** 07/31/2017  
**Settlement Agent** Homesale Settlement  
**File #** YWY17-52450  
**Property** 748 South Duke Street  
**York, PA 17401**  
**Sale Price** \$29,500

## Transaction Information

**Borrower** Monica Lopez Polanco, Charles J.  
 644 West Philadelphia Street, 3  
 York, PA 17401  
**Seller** LAWRENCE V. YOUNG, TRUSTEE IN  
 748 South Duke Street  
 York, PA 17401

## Summaries of Transactions

### SELLER'S TRANSACTION

<b>Due to Seller at Closing</b>	\$30,873.58
01 Sale Price of Property	\$29,500.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

### Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	07/31/2017 to 12/31/2017	\$277.66
10 County Taxes	07/31/2017 to 12/31/2017	\$81.52
11 Assessments	07/31/2017 to 06/30/2018	\$1,014.40
12		
13		
14		
15		
16		

### Due from Seller at Closing

01 Excess Deposit	
02 Closing Costs Paid at Closing (I)	\$7,343.31
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	

### Seller Credit

08 Seller Credit	\$850.00
09	
10	
11	
12	
13	

### Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to
15 County Taxes	to
16 Assessments	to
17	
18	
19	

## CALCULATION

Total Due to Seller at Closing	\$30,873.58
Total Due from Seller at Closing	\$8,193.31
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$22,680.27

## Contact Information

### REAL ESTATE BROKER (B)

Name	BHHS Homesale Realty - WY
Address	1680 Kenneth Road
	West York, PA 17408
License ID	PA RB061397C
Contact	Aracelis Delgado-Cor
Contact License ID	PA RS328764
Email	adelgadocorrea@homesale.com
Phone	

### REAL ESTATE BROKER (S)

Name	BHHS Homesale Realty - EY
Address	2525 Eastern Boulevard
	East York, PA 17402
License ID	PA RB061397C
Contact	Richard Smith
Contact License ID	PA AB023399A
Email	rick@ricksmithteam.com
Phone	(717) 495-7811

### SETTLEMENT AGENT

Name	Homesale Settlement Services
Address	BHHS Homesale Services, 1680
	West York, PA 17408
License ID	NN 56801
Contact	
Contact License ID	
Email	
Phone	

**Questions?** If you have questions about the loan terms or costs on this form, use the contact information above. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Closing Cost Details

		Seller-Paid	
		At Closing	Before Closing
<b>Loan Costs</b>			
<b>A. Origination Charges</b>			
01 0.000000% of Loan Amount (Points) to			
02			
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>C. Services Borrower Did Shop For</b>			
01 Notary Fee - Seller to LORIE STOVER		\$12.00	
02			
03			
04			
05			
06			
07			
08			
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees Deed: Mortgage:			
02 State Tax/stamps to Recording Escrow Account		\$295.00	
<b>F. Prepays</b>			
01 Homeowner's Insurance Premium mo. to			
02 Mortgage Insurance Premium mo. to			
03 Prepaid Interest per day from to			
04 Property Taxes mo. to			
05			
<b>G. Initial Escrow Payment at Closing</b>			
01 Homeowner's Insurance per month for mo.			
02 Mortgage Insurance per month for mo.			
03 Property Taxes per month for mo.			
04			
05			
06			
07			
<b>08 Aggregate Adjustment</b>			
<b>H. Other</b>			
01 2017 City/County taxes to York City Treasurer		\$942.55	
02 2017 School taxes to York City Treasurer		\$1,108.55	
03 July & past due Sewer/Refuse to CITY OF YORK		\$465.21	
04 Real Estate Commission Buyers Broker to BHHS Homesale		\$1,400.00	
05 Real Estate Commission Sellers Broker to BHHS Homesale		\$2,100.00	
06 Release of Judgment to M&T Bank		\$1,000.00	
07 Tax Certification Fee reimbursement to Homesale		\$20.00	
08			
09			
10			
11			
12			
13			
<b>J. TOTAL CLOSING COSTS</b>		<b>\$7,343.31</b>	<b>\$0.00</b>

## Addendum

### Closing Information:

Date Issued: 07/27/2017

File No: YWY17-52450

Closing Date: 07/31/2017

Property Information: 748 South Duke Street  
York, PA 17401

### Transaction Information:

Borrower: Monica Lopez Polanco

Borrower: Charles J. Rodriguez Geronimo

Address: 644 West Philadelphia Street, 3

Address:

City/ST/Zip: York, PA 17401

City/ST/Zip:

Seller:

Seller: ADELINE G. BROWN

LAWRENCE V. YOUNG, TRUSTEE IN BANKRUPTCY FOR

Address:

Address: 748 South Duke Street

City/ST/Zip:

City/ST/Zip: York, PA 17401

Other Costs	Seller-Paid	
	At Closing	Before Closing
H. Other		
04 Real Estate Commission Buyers Broker to BHHS Homesale Realty -		\$1,400.00
WY		
05 Real Estate Commission Sellers Broker to BHHS Homesale Realty - EY		\$2,100.00
07 Tax Certification Fee reimbursement to Homesale Settlement Services		\$20.00

### Additional Text

Text that could not fit on pages 1-5 are shown in full here.

Area  
Closing Information, Settlement Agent

Full Text

Homesale Settlement Services

*Lawrence V. Young  
Trustee in Bankruptcy for  
Scott + Adeline Brown*

*Seller*

7/31/17  
*Date*